



SO ORDERED,

*Katharine M. Samson*

Judge Katharine M. Samson  
United States Bankruptcy Judge  
Date Signed: March 28, 2017

The Order of the Court is set forth below. The docket reflects the date entered.

UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI

RE: Rood Joseph  
Romus Sheiwanda Joseph

CHAPTER 13  
NO. 16-52194-KMS

**ORDER ON OBJECTION TO SECURED CLAIMS**

**THIS MATTER**, is before the Court on the Debtor(s) Objection to Secured Claims (Dkt.#49) and having been no response timely filed to the said objection and no appearance entered by the affected creditors, and

**IT IS, THEREFORE, ORDERED AND ADJUDGED** that the Objection to Secured Claims shall be, and hereby is, sustained. This Order shall control treatment of claims of the following creditors and any previously proposed plans shall hereby be amended to reflect the treatment as follows:

CREDITOR: Capitol One Auto

TREATMENT In the event a timely filed an/or allowed Proof of Claim is filed by or on behalf of this creditor evidencing a purchase-money security interest and that the vehicle loan was acquired **less than 910 days** before the petition filing, pay the amount owed as set forth in such claim plus 5% interest over the life of the Chapter 13 Plan; or, in the event a timely filed and/or allowed Proof of Claim is filed by or on behalf of this creditor evidencing a purchase-money security interest and that the vehicle loan was acquired **more than 910 days**

before the petition filing, then pay the value of \$10,998.00 plus 5% interest over the life of the plan unless the amount owed as set forth in such claim is less than the value of \$10,998.00.

**IT IS, FURTHER, ORDERED AND ADJUDGED** that, upon payment of the claims in accordance with Section 1325(a)(5) of the Bankruptcy code and, unless otherwise ordered by the Court, the foregoing creditors shall release all their respective liens and otherwise comply with non-bankruptcy law.

##END OF ORDER##

Submitted by:

/s/ William W. Stover Jr.  
William W. Stover, Jr., Esq. MSB#8885  
The Law Offices of Wes Stover  
555 Tombigbee Street  
Suite 100  
Jackson Mississippi 39201  
Telephone 601-949-5000  
Facsimile 601-510-9089/Email: wes@wesstover.com